

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 9/22/09 and was converted to a case under chapter 7 on 12/17/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Verna Belinda Christopher
aka Verna Belinda Scroggins
6324 WALNUT FOREST COURT
RICHMOND, VA 23231

Case Number: 13-36765-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-6645

Attorney for Debtor(s) (name and address):
Charles H. Krumbein
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Dr.
Suite 300
Richmond, VA 23230
Telephone number: 804-673-4358

Bankruptcy Trustee (name and address):
Sherman B. Lubman
P.O. Box 5757
Glen Allen, VA 23058-5757
Telephone number: 804-290-4490

Meeting of Creditors:

Date: **1/14/14**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
3/17/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: December 18, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Verna Belinda Christopher
 Debtor

Case No. 13-36765-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B9A

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 Total Noticed: 80

Date Rcvd: Dec 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2013.

db
 12134881 +Verna Belinda Christopher, 6324 WALNUT FOREST COURT, RICHMOND, VA 23231-5327
 12134883 +Arey Auto, 11496 Washington Highway, Ashland, VA 23005-8006
 12134886 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689
 12134887 +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
 12134889 +BACHOMELNS, 450 Amercian Street, Simi Valley, CA 93065-6285
 12134889 +Bank of America, N.A., Bankruptcy Department, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
 12134890 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588
 12134893 +Commonwealth of Virginia, Department of Taxation, PO Box 2156, Richmond, VA 23218-2156
 12134895 +Cox Cable, Attn: Bankruptcy Dept, 225 Clearfield Ave., VA Beach, VA 23462-1815
 12134906 +Dominion Law Associates, Re:, 222 Central Park Avenue, Virginia Beach, VA 23462-3022
 12134908 Encore Receivable Management, RE:, P.O. Box 3330, Olathe, KS 66063-3330
 12134909 +Equidata, Re:, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574
 12134914 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 (address filed with court: Forster & Garbus, Re: Target, P.O. Box 9030, Farmingdale, NY 11735-9030)
 12134913 +Firstsource Fin. Solutions, RE: Bankruptcy, 10 Tara Blvd, Ste 410, Nashua, NH 03062-2800
 12134918 +Household Finance Corporation II, By PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
 12134920 +ICS, P.O. Box 3564, Little Rock, AR 72203-3564
 12134925 +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302-7999
 12134926 Labcorp, Re: Bankruptcy, P.O. Box 2240, Burlington, NC 27216-2240
 12134929 MCV Physicians, RE: Bankruptcy, P.O. Box 91747, Richmond, VA 23291-1747
 12134931 +Medical & Counseling, RE: Bankruptcy, 1503 Santa Rosa Rd Ste 211, Richmond, VA 23229-5105
 12134936 +NCO Fin/72, RE: Citibank/Macy's, Po Box 15630, Wilmington, DE 19850-5630
 12134946 +Richmond Cardiology Assoc., Re: Bankruptcy, 8243 Meadowbridge Road, Mechanicsville, VA 23116-2329
 12134947 +Richmond Cardiology Associates, Inc., c/o Caudle & Ballato, P.C., 3123 West Broad St, Richmond, VA 23230-5106
 12134954 Shell/Citibank SD, PO Box 6033, Hagerstown, MD 21747-0000
 12134957 SunTrust Mortgage, Attn: Bankruptcy Dept., PO Box 27767, Richmond, VA 23261-7767
 12134955 +Suntrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23285-5092
 12134956 Suntrust Consumer Car Loan, P.O. Box 791144, Baltimore, MD 21279-1144
 12134960 THD/CBSD, CCS Gray OPS Center, Johnson City, TN 37615-0000
 12134961 +United CFN, 865 Bassett Road, Westlake, OH 44145-1142
 12134966 +Virginia Credit Union, Attn: Barbara Bowles, P.O. Box 90010, Richmond, VA 23225-9010
 12134967 +Virginia Dept of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
 12134972 +Williamsburg Plantation, Inc, 4870 Longhill Road, Williamsburg, VA 23188-1571

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: charlesh@krumbein.com Dec 19 2013 02:47:18 Charles H. Krumbein, Krumbein Consumer Legal Services, Inc., 1650 Willow Lawn Dr., Suite 300, Richmond, VA 23230
 tr EDI: QSBUBMAN.COM Dec 19 2013 02:43:00 Sherman B. Lubman, P.O. Box 5757, Glen Allen, VA 23058-5757
 12134880 +EDI: RMCB.COM Dec 19 2013 02:43:00 AMCA Collections, RE:Labcorp, 2269 S. Saw Mill River Rd/B 3, Elmsford, NY 10523-3832
 12134882 EDI: RESURGENT.COM Dec 19 2013 02:43:00 Ashley Funding Svcs LLC its succ and, assignee of Laboratory Corp, of America Holdings, Resurgent Capital S, PO Box 10587, Greenville, SC 29603-0587
 12134884 +EDI: ACCE.COM Dec 19 2013 02:43:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
 12134885 EDI: RESURGENT.COM Dec 19 2013 02:43:00 B-Line, LLC, P.O. Box 91121, Dept. 550, Seattle, WA 98111-9221
 12134888 EDI: BANKAMER.COM Dec 19 2013 02:43:00 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
 12134891 +EDI: RMSC.COM Dec 19 2013 02:43:00 CARE/GEMB, P.O. Box 276, Dayton, OH 45401-0276
 12134896 EDI: RESURGENT.COM Dec 19 2013 02:43:00 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 12134905 EDI: TSYS2.COM Dec 19 2013 02:43:00 DEPARTMENT STORES NATIONAL BANK/MACYS, TSYS DEBT MGMT., INC., PO BOX 137, COLUMBUS, GA 31902-0137
 12134910 +EDI: CONVERGENT.COM Dec 19 2013 02:43:00 ER Solutions, Re: Bank of America, 800 SW 39th Street, Renton, WA 98057-4975
 12134907 +EDI: RESURGENT.COM Dec 19 2013 02:43:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 12134915 EDI: RMSC.COM Dec 19 2013 02:43:00 GE Consumer Finance, For GE Money Bank, dba CARECREDIT/GEMB, PO Box 960061, Orlando FL 32896-0661
 12134916 EDI: RMSC.COM Dec 19 2013 02:43:00 GEMB/Sam's, PO Box 981400, El Paso, TX 79998-1400
 12134917 +EDI: HFC.COM Dec 19 2013 02:43:00 HFC, Re: Bankruptcy, 7362 Bell Creek Road, Mechanicsville, VA 23111-3545
 12134919 +EDI: HFC.COM Dec 19 2013 02:43:00 HSBC, Attn: Bankruptcy Department, PO Box 5253, Carol Stream, IL 60197-5253
 12134923 EDI: IRS.COM Dec 19 2013 02:43:00 Internal Revenue Service, 400 N Eighth St Rm 898, P.O. Box 10025, Richmond, VA 23219-0000

District/off: 0422-7

User: smithla
Form ID: B9A

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12134922 EDI: IRS.COM Dec 19 2013 02:43:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
12134921 EDI: IRS.COM Dec 19 2013 02:43:00 Internal Revenue Service, Proceedings & Insolvencies,
P.O. Box 21126, Philadelphia, PA 19114-0326
12134924 EDI: IRS.COM Dec 19 2013 02:43:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
12134925 +EDI: JEFFERSONCAP.COM Dec 19 2013 02:43:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302-7999
12134927 +EDI: TSYS2.COM Dec 19 2013 02:43:00 Macy's, Re: Bankruptcy, PO Box 689195,
Des Moines, IA 50368-9195
12134928 EDI: TSYS2.COM Dec 19 2013 02:43:00 Macysdsnb, 911 Duke Blvd, Mason, OH 45040-0000
12134933 EDI: AIS.COM Dec 19 2013 02:43:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12134932 EDI: AIS.COM Dec 19 2013 02:43:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
12134935 EDI: NFCU.COM Dec 19 2013 02:43:00 Navy Federal Credit Union, P.O. Box 3000,
Merrifield, VA 22119-3000
12134937 +E-mail/Text: collection@newgenfcu.org Dec 19 2013 02:47:21
New Generations Federal Credit Union, 1700 Robin Hood Rd, Richmond, VA 23220-1012
12134938 +E-mail/Text: ustpreregion04.rh.ecf@usdoj.gov Dec 19 2013 02:47:43 Office of the US Trustee,
701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
12134940 EDI: PRA.COM Dec 19 2013 02:43:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
12134941 +EDI: PRA.COM Dec 19 2013 02:43:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
12134939 EDI: RECOVERYCORP.COM Dec 19 2013 02:43:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
12134943 EDI: RECOVERYCORP.COM Dec 19 2013 02:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12134945 +EDI: RECOVERYCORP.COM Dec 19 2013 02:43:00 Recovery Management Systems Corporation,
For GE Money Bank, dba SAM'S CLUB, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12134942 +EDI: RECOVERYCORP.COM Dec 19 2013 02:43:00 Recovery Management Systems Corporation,
For GE Money Bank, dba JCPENNEY CREDIT SERVICES, 25 SE 2nd Ave Ste 1120,
Miami FL 33131-1605
12134949 +EDI: PHINRJMA.COM Dec 19 2013 02:43:00 Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224,
Syosset, NY 11791-4437
12134950 EDI: RESURGENT.COM Dec 19 2013 02:43:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
12134951 EDI: SALMAEGUARANTEE.COM Dec 19 2013 02:43:00 Sallie Mae, Inc. on behalf of,
United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
Wilkes Barre, PA 18773-9430
12134952 EDI: SEARS.COM Dec 19 2013 02:43:00 Sears/CBSD, 133200 Smith Road,
Cleveland, OH 44130-0000
12134953 +EDI: SEARS.COM Dec 19 2013 02:43:00 Sears/CITI, 8725 W. Sahara Ave,
The Lakes, NV 89163-0001
12134959 +E-mail/Text: bncmail@w-legal.com Dec 19 2013 02:47:57 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12134958 +EDI: WTRRNBNK.COM Dec 19 2013 02:43:00 Target, Bankruptcy Department, PO Box 1327,
Minneapolis, MN 55440-1327
12134962 +EDI: BASSASSOC.COM Dec 19 2013 02:43:00 United Consumer Financial Serv,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
12134963 +E-mail/Text: collection@newgenfcu.org Dec 19 2013 02:47:21 VACAP Fed Credit Union,
Attn: K. Hughes, 1700 Robin Hood Road, Richmond, VA 23220-1000
12134964 EDI: AFNIVERIZONE.COM Dec 19 2013 02:43:00 Verizon VA, 500 Technology Dr, Stop 1,
Saint Charles, MO 63304-2225
12134965 +EDI: AFNIVZWIRE.COM Dec 19 2013 02:43:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
12134966 +EDI: VACU.COM Dec 19 2013 02:43:00 Virginia Credit Union, Attn: Barbara Bowles,
P.O. Box 90010, Richmond, VA 23225-9010
12134968 +E-mail/Text: blawson@vwcenter.com Dec 19 2013 02:47:55 Virginia Women's Center,
7130 Glen Forest Dr, #101, Richmond, VA 23226-3754
12134969 +E-mail/Text: blawson@vwcenter.com Dec 19 2013 02:47:56 Virginia Womens Center,
Div of Summit Health Care, P.O. Box 17670, Baltimore, MD 21297-1670
12134970 +EDI: WFNNB.COM Dec 19 2013 02:43:00 WFNNB/BH, Attn: Bankruptcy Dept, 220 W. Schrock Road,
Westerville, OH 43081-2873
12134971 +EDI: WFNNB.COM Dec 19 2013 02:43:00 WFNNB/Limited, Attn: Bankruptcy Dept,
220 W. Schrock Road, Westerville, OH 43081-2873

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12134934* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
12134944* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0422-7

User: smithla
Form ID: B9A

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12134892 ##CBE Group, RE:Shell, 131 Tower Park Dr., Ste 100, Waterloo, IA 50701-9374
12134894 ##+Community Group Association, Villages at Osborne Home Owner, 4222 Cox Rd, Ste 110,
Glen Allen, VA 23060-3332
12134911 ##+Eric A. Horwitz, PC, Re: Village Osborne Home Owner, 1919 Huguenot Road, Suite 201,
Richmond, VA 23235-4321
12134912 ##+Eric A. Horwitz, PC, 1919 Huguenot Road, Suite 201, Richmond, VA 23235-4321
12134930 ##+MCV Physicians, 1605 Rhoadmiller St, Richmond, VA 23220-1106

TOTALS: 0, * 2, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 18, 2013 at the address(es) listed below:

Charles H. Krumbein on behalf of Debtor Verna Belinda Christopher charlesh@krumbein.com,
mgkecf@krumbein.com,plutzky@gmail.com
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 3